

## Certificate of Notice Page 1 of 4

United States Bankruptcy Court

Eastern District of Pennsylvania

In re:

Lola E. Affleck

Debtor

Case No. 17-10855-amc

Chapter 13

District/off: 0313-2

User: admin

Page 1 of 2

Date Rcvd: Mar 18, 2022

Form ID: 3180W

Total Noticed: 11

The following symbols are used throughout this certificate:

**Symbol****Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ## Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 20, 2022:****Recip ID****Recipient Name and Address**db  
13883232  
13935646

- + Lola E. Affleck, 4161 Gilham Street, Philadelphia, PA 19135-2512
- + Philadelphia Gas Works, 800 W Montgomery Avenue, Philadelphia Pa 19122-2898, Attn: Bankruptcy Dept 3F
- Wells Fargo Bank, N.A., as Trustee, for Park Place, C/O Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250

TOTAL: 3

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

**Recip ID****Notice Type: Email Address****Date/Time****Recipient Name and Address**

smg

Email/Text: megan.harper@phila.gov

Mar 18 2022 23:35:00

City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595

smg

EDI: PENNDEPTREV

Mar 19 2022 03:38:00

Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

smg

Email/Text: RVSVCBICNOTICE1@state.pa.us

Mar 18 2022 23:35:00

Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

smg

+ Email/Text: usapae.bankruptcynotices@usdoj.gov

Mar 18 2022 23:35:00

U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404

13949708

+ Email/Text: megan.harper@phila.gov

Mar 18 2022 23:35:00

CITY OF PHILADELPHIA LAW DEPARTMENT - TAX UNIT, BANKRUPTCY GROUP - MSB, 1401 JOHN F. KENNEDY BLVD, 5TH FLOOR, PHILADELPHIA, PA 19102-1640

13922486

Email/PDF: resurgentbknotifications@resurgent.com

Mar 18 2022 23:40:49

LVNV Funding, LLC its successors and assigns as, assignee of Arrow Financial Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

13902328

Email/PDF: resurgentbknotifications@resurgent.com

Mar 18 2022 23:40:49

LVNV Funding, LLC its successors and assigns as, assignee of FNBm, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

13929053

+ EDI: RMSC.COM

Mar 19 2022 03:38:00

Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021

13874330

+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com

Mar 18 2022 23:35:00

Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTAL: 9

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
13870432	##+	Law Office of Robert Braverman, LLC, 1060 N. Kings Hwy., Suite #333, Cherry Hill, NJ 08034-1910

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 20, 2022

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 17, 2022 at the address(es) listed below:

Name	Email Address
KEVIN G. MCDONALD	on behalf of Creditor Wells Fargo Bank N.A., as Trustee, for Park Place Securities, Inc. Asset-Backed Pass-Through Certificates, Series 2005-WCW1 bkgroup@kmllawgroup.com
MATTEO SAMUEL WEINER	on behalf of Creditor Wells Fargo Bank N.A., as Trustee, for Park Place Securities, Inc. Asset-Backed Pass-Through Certificates, Series 2005-WCW1 bkgroup@kmllawgroup.com
PAMELA ELCHERT THURMOND	on behalf of Creditor City of Philadelphia pamela.thurmond@phila.gov edelyne.jean-baptiste@phila.gov
PAMELA ELCHERT THURMOND	on behalf of Defendant City of Philadelphia pamela.thurmond@phila.gov edelyne.jean-baptiste@phila.gov
POLLY A. LANGDON	on behalf of Trustee FREDERICK L. REIGLE ecfmail@readingch13.com
REBECCA ANN SOLARZ	on behalf of Creditor Wells Fargo Bank N.A., as Trustee, for Park Place Securities, Inc. Asset-Backed Pass-Through Certificates, Series 2005-WCW1 bkgroup@kmllawgroup.com, rsolarz@kmllawgroup.com
REBECCA ANN SOLARZ	on behalf of Creditor Toyota Motor Credit Corporation bkgroup@kmllawgroup.com rsolarz@kmllawgroup.com
ROBERT NEIL BRAVERMAN	on behalf of Debtor Lola E. Affleck rbraverman@mcdowelllegal.com kgresh@mcdowelllegal.com; djamison@mcdowelllegal.com; tcuccuini@mcdowelllegal.com; cgetz@mcdowelllegal.com; lwood@mcdowelllegal.com; kbrocious@mcdowelllegal.com; bravermanrr62202@notify.bestcase.com
ROBERT NEIL BRAVERMAN	on behalf of Plaintiff Lola E. Affleck rbraverman@mcdowelllegal.com kgresh@mcdowelllegal.com; djamison@mcdowelllegal.com; tcuccuini@mcdowelllegal.com; cgetz@mcdowelllegal.com; lwood@mcdowelllegal.com; kbrocious@mcdowelllegal.com; bravermanrr62202@notify.bestcase.com
SCOTT F. WATERMAN (Chapter 13)	ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 11

**Information to identify the case:**

Debtor 1	<b>Lola E. Affleck</b>		Social Security number or ITIN xxx-xx-1602
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name		Social Security number or ITIN _____
			EIN _____
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: <b>17-10855-amc</b>			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Lola E. Affleck

3/17/22

**By the court:** Ashely M. Chan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**